**Role of Banks in Implementation of Anti-poverty Programmes**

1101. SHRI VALAMPURI JOHN: Will the Minister of AGRICULTURE be pleased to state:

(a) whether Government's attention has been drawn to the letter which appeared in 'The Hindu' on 3rd July, 1986 under the caption 'Anti-Poverty Schemes';

(b) if so, whether it is a fact that cooperation from the banking industry is lacking for successful implementation of anti-poverty schemes

(c) the names of the nationalised banks which are not coming forward to help in the successful implementation of such anti-poverty programmes; and

(d) what steps Government propose to take to elicit maximum cooperation from the banking industry for the successful implementation of the anti-poverty programmes?

THE MINISTER OF STATE IN THE DEPARTMENT OF RURAL DEVELOPMENT (SHRI RAMANAND YADAV): (a) Yes, Sir.

(b) The Minister of State (Rural Development) has not been correctly quoted in the letter to "Hindu" of 3-7-1986. The remarks of the Minister related mainly to the non-issue of pass-books by some bank branches to IRDP beneficiaries, fixing shorter recovery periods and non-adherence to the procedure for adjustment of subsidy. These are some operational problems and no general statement was made regarding banking industry not co-operating in the implimentation of of anti-poverty programmes.

(c) Does not arise in view of of reply to part (b).

(d) At the Central Level, there is a High Level Committee on Credit for IRDP under the chairmanship of Secretary (Rural Development). Selected State Governments, RBI, NABARD, Commercial Bank, Rural Bank etc. are represented on this Committee. Meetings of this Committee are held at regular intervals to sort out problems relating to bank credit. Recently a High Level Standing Committee has also been set up in RBI to go into the problems of rural credit. Secretary (Rural Development) is represented on the Committee.

At the State Level, there is a State Level Coordination Committee of Commercial banks and Term Lending institutions under the Chairmanship of Chief Minister or the Finance Minister of that State. There is also a State Level Bankers' Committee under the chairmanship of the the Chairman of the Lead Bank for the State concerned. At District Level, there is a District Consultative Committee (DCC) under the chairmanship of the Collector. The members include all the banks in the district and NABARD.

At the block level there is the Block Level Consultative Committee consisting of the Sub-divisional officer Chairman Panchayat Samiti, Branch Manager of the nationalised bank having lead responsibility in the district, local MLAs and three non-official members. This Committee oversees the grievances of the borrowers and brings them to the notice of the DCC, Lead Bank, etc. The Problems relating to credit at different levels are sorted out through the above mentioned forums.

**Clearance of West Bengal Plan for Construction of Subarnarekha Dam**

1102. SHRI GURUDAS DAS GUPTA Will the Minister of WATER RESOURCES be pleased to state:

(a) Whether the West Bengal Government had submitted a plan for construction of a dam on the Subarnarekha in Midnapur District ;